

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAL J. GHAFOR

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-20118

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/09/2019 and confirmed on 3/29/19 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		56,061.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		56,061.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,913.00	
Trustee Fee	2,695.08	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,608.08

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 1266	0.00	28,779.46	0.00	28,779.46
	PNC MORTGAGE Acct: 0147	0.00	0.00	0.00	0.00
	ALLEGHENY COUNTY REDEVELOPMENT Acct: 0147	0.00	0.00	0.00	0.00
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 1266	4,967.20	4,967.20	0.00	4,967.20
					33,746.66

Priority					
	GLENN R BARTIFAY ESQ** Acct:	0.00	0.00	0.00	0.00
	MICHAL J. GHAFOR Acct:	0.00	0.00	0.00	0.00
	BARTIFAY LAW OFFICES PC** Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX5/24	500.00	500.00	0.00	0.00
	GLENN R BARTIFAY ESQ** Acct:	3,913.00	3,913.00	0.00	0.00
	BARTIFAY LAW OFFICES PC** Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX4/20	500.00	500.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 0147	6,986.09	6,986.09	0.00	6,986.09
	PEOPLES NATURAL GAS CO LLC* Acct: 3293	0.00	2,568.66	0.00	2,568.66
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 1266	740.00	740.00	0.00	740.00
	INTERNAL REVENUE SERVICE* Acct: 0147	3,571.51	3,571.51	0.00	3,571.51
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 1266	840.00	840.00	0.00	840.00
					14,706.26

Unsecured					
	NATALIE N D'ANTONIO ESQ	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct:				
	ACCEPTANCE NOW	0.00	0.00	0.00	0.00
	Acct: 0068				
	ALLEGHENY HEALTH NETWORK	0.00	0.00	0.00	0.00
	Acct: 0147				
	AMERICAN MEDICAL COLLECTION AGEN	0.00	0.00	0.00	0.00
	Acct: 0A29				
	CAPITAL ONE BANK (USA) NA BY AMERIC	378.78	0.00	0.00	0.00
	Acct: 5405				
	AT & T MOBILITY II LLC	1,151.34	0.00	0.00	0.00
	Acct: 9452				
	CREDIT CONTROL SERVICE	0.00	0.00	0.00	0.00
	Acct: 6593				
	DR LEONARDS	0.00	0.00	0.00	0.00
	Acct: 2A4A				
	EAST END FOOD CO-OP	0.00	0.00	0.00	0.00
	Acct: 1101				
	EAST LIBERTY FAMILY HEALTH CNR++	0.00	0.00	0.00	0.00
	Acct: 9237				
	FAMILY FOOT CARE ASSOCIATES	0.00	0.00	0.00	0.00
	Acct: 6127				
	GREATER PITTSBURGH ORTHOPEDICS	0.00	0.00	0.00	0.00
	Acct: 0960				
	PROFESSIONAL CREDIT SERVICE	0.00	0.00	0.00	0.00
	Acct: 9739				
	RECOVERY SOLUTIONS CORP	0.00	0.00	0.00	0.00
	Acct: 2807				
	SANTANDER CONSUMER USA	19,344.93	0.00	0.00	0.00
	Acct: 8247				
	SIMM ASSOC INC	0.00	0.00	0.00	0.00
	Acct: 8977				
	SIMM ASSOC INC	0.00	0.00	0.00	0.00
	Acct: 0389				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 4096				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 0147				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct: 0147				
	USX FEDERAL CREDIT UNION*	0.00	0.00	0.00	0.00
	Acct: 0644				
	VERIZON BY AMERICAN INFOSOURCE AS	1,815.69	0.00	0.00	0.00
	Acct: 0001				
	ZENRESOLVE LLC++	0.00	0.00	0.00	0.00
	Acct: 0147				
	INTERNAL REVENUE SERVICE*	11,893.02	0.00	0.00	0.00
	Acct: 0147				
	DUQUESNE LIGHT COMPANY(*)	870.09	0.00	0.00	0.00
	Acct: 6325				
	CLEANUP SERVICES	0.00	0.00	0.00	0.00
	Acct: 0147				
	HSBC BANK USA	0.00	0.00	0.00	0.00
	Acct: 0147				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KEYSTONE COLLECTIONS GROUP	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
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Unsecured

Acct: 0147

NONE

TOTAL PAID TO CREDITORS

48,452.92

TOTAL CLAIMED

PRIORITY 12,137.60

SECURED 4,967.20

UNSECURED 35,453.85

Date: 06/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

IN RE:

MICHAL J. GHAFOR

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-20118

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Michal J. Ghafoor
Debtor

Case No. 19-20118-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 25, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2024:

Recip ID	Recipient Name and Address
db	+ Michal J. Ghafoor, 516 Kelly Avenue, Pittsburgh, PA 15221-3132
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
cr	+ U\$X Federal Credit Union, 1293 Freedom Road, P.O. Box 1728, Cranberry TWP, PA 16066-0728
14995479	+ Allegheny Health Network, 1307 Federal Street, Pittsburgh, PA 15212-4769
14995480	+ American Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
15618627	+ Cleanup Services, P.O. Box 380, North Lima, OH 44452-0380
14976292	+ East End Food Co-op Fc, 7516 Meade St, Pittsburgh, PA 15208-2549
14995481	+ East Liberty Family Health Care Center, P.O. Box 643259, Pittsburgh, PA 15264-3259
14995482	+ Family Foot Care, 104 Technology Dr., Suite 103, Butler, PA 16001-1801
14995483	+ Greater Pittsburgh Orthopaedic Assoc., 5820 Centre Avenue, Pittsburgh, PA 15206-3710
14995488	+ Redevelopment Authority of Allegheny Co., 900 Chatham Center, 112 Washington Place, Pittsburgh, PA 15219-3458
14976295	+ Usx Federal Credit Uni, 600 Grant St, Pittsburgh, PA 15219-2702

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 25 2024 23:58:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15006125	+ Email/Text: g17768@att.com	Jun 25 2024 23:58:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14976286	+ Email/Text: bankruptcy@rentacenter.com	Jun 25 2024 23:59:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14976287	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jun 25 2024 23:58:00	Bayview Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1837
15005556	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jun 25 2024 23:58:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14976288	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2024 00:16:44	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15483136	Email/Text: BKBCNMAIL@carringtonms.com	Jun 25 2024 23:58:00	Wilmington Savings Fund Society, FSB, 1600 S. Douglass Road, Anaheim, CA 92806
15185546	Email/Text: BKBCNMAIL@carringtonms.com	Jun 25 2024 23:58:00	Wilmington Savings Fund Society, FSB, ET AL, c/o Carrington Mortgage Services, LLC, P.O. Box 79001, Phoenix, AZ 85062
14998204	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2024 00:16:51	Capital One Bank (USA), N.A., by American

District/off: 0315-2

User: auto

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Date Rcvd: Jun 25, 2024

Form ID: pdf900

Total Noticed: 39

			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14976289	+ Email/Text: bankruptcy@credencerm.com	Jun 25 2024 23:59:00	Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
14976290	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 25 2024 23:59:00	Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
14976291	+ Email/Text: bankruptcy@sccompanies.com	Jun 25 2024 23:58:00	Dr Leonards/carol Wrig, Po Box 2845, Monroe, WI 53566-8045
15010968	+ Email/Text: kburkley@bernsteinlaw.com	Jun 25 2024 23:59:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15719472	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jun 25 2024 23:58:00	HSBC Bank USA, N.A., P.O. Box 9, Buffalo, NY 14240-0009
14995484	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 25 2024 23:58:00	IRS Special Procedures Branch, 1000 Liberty Avenue, Suite 727, Pittsburgh, PA 15222-4107
14995485	+ Email/Text: Bankruptcy@keystonecollects.com	Jun 25 2024 23:59:00	Keystone Collections Group, P.O. Box 499, Irwin, PA 15642-0499
14995486	Email/Text: Bankruptcy.Notices@pnc.com	Jun 25 2024 23:58:00	PNC Mortgage, Po Box 8807, Dayton, OH 45401
14976293	+ Email/Text: bknotices@professionalcredit.com	Jun 25 2024 23:59:00	Professional Credit Se, 2892 Crescent Ave, Eugene, OR 97408-7397
14995487	+ Email/Text: admin@rsgcollect.com	Jun 25 2024 23:58:00	Recovery Solutions Group, LLC, 1008 Mattlind Way, Milford, DE 19963-5300
14995489	+ Email/PDF: clerical@simmassociates.com	Jun 26 2024 00:18:21	SIMM Associates, Inc., 800 Pencader Dr., Newark, DE 19702-3354
14995490	Email/Text: amieg@stcol.com	Jun 25 2024 23:58:00	State Collection Service, 2509 S Stoughton Road, Madison, WI 53716
14985484	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 25 2024 23:59:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14976294	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 25 2024 23:59:00	Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244
14995491	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 26 2024 00:05:04	Synchrony Bank/HHGregg, P.O. Box 965004, Orlando, FL 32896-5004
14995492	^ MEBN	Jun 25 2024 23:56:14	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15007617	Email/PDF: ebn_ais@aisinfo.com	Jun 26 2024 00:06:04	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14995493	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jun 25 2024 23:58:00	Verizon Wireless Bankruptcy Admin, 500 Technology Dr., Suite 550, Weldon Spring, MO 63304-2225
TOTAL: 27			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		WILMINGTON SAVINGS FUND SOCIETY, FSB
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14995494	##+	ZenResolve, LLC, 4720 E Cotton Gin Loop, Suite 135, Phoenix, AZ 85040-8850

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

District/off: 0315-2

User: auto

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Date Rcvd: Jun 25, 2024

Form ID: pdf900

Total Noticed: 39

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB dcarlon@kmlawgroup.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Michal J. Ghafoor gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9